



Order Filed on August 25, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
STERN, LAVINTHAL & FRANKENBERG, LLC
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Attorney for Secured Creditor,
Cenlar FSB as servicer for Police and Firemen's
Retirement System Board of Trustees by its
Administrative Agent New Jersey Housing and
Mortgage Finance Agency
By Maria Cozzini, Esq.

In Re:

Douglas E. Waldron

Patricia L. Waldron aka Patricia Morris-Waldron

Debtor(s).

Case No.: 19-10008-ABA

Chapter: 13


Hearing Date: August 7, 2023

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING DEBTOR'S MOTION TO REINSTATE THE AUTOMATIC
STAY WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

DATED: August 25, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Douglas E. Waldron and Patricia L. Waldron aka Patricia Morris-Waldron

Case No: 19-10008-ABA

Caption: Order Resolving Debtor's Motion to Reinstate the Automatic Stay with Conditions

Secured Creditor:	<u>Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency</u>
Secured Creditor's Counsel:	<u>Stern Lavinthal & Frankenberg, LLC</u>
Applicant:	<u>Debtors Douglas E. Waldron & Patricia L. Waldron aka Patricia Morris-Waldron</u>
Applicant/Debtor's Counsel:	<u>Warren D. Levy, Esq.</u>
Property Involved ("Collateral"):	<u>27 Croyden Road, Hamilton Township, NJ 08330</u>

Relief sought:

- ✓ Motion to Reinstate the Automatic Stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 10 months, from November, 2022 to August, 2023
- The Debtor is overdue for 1 payments at \$2,513.22 per month
- The Debtor is overdue for 9 payments at \$2,550.69 per month
- Creditor acknowledges receipt of payment on April 28, 2023 for \$2,550.69.
- Less Funds held in debtor(s) suspense \$20.09.

Total Arrearages Due \$22,898.65

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment for arrears in the amount of \$22,898.65 to be made by August 15, 2023, in the form of a bank or official check.
- Beginning on September 1, 2023, regular monthly mortgage payments shall continue to be made in the amount \$2,550.69.

3. The Automatic Stay against Real Property located at 27 Croyden Road, Hamilton Township, NJ 08330 is hereby reinstated against the Secured Creditor, Cenlar FSB as servicer for Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency, upon full and timely payment of arrearages in the amount of \$22,898.65 by the Debtor to the Secured Creditor, as required by this Order.

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Debtor: Douglas E. Waldron and Patricia L. Waldron aka Patricia Morris-Waldron

Case No: 19-10008-ABA

Caption: Order Resolving Debtor's Motion to Reinstate the Automatic Stay with Conditions

4. Secured Creditor shall postpone the Sheriff Sale scheduled for August 10, 2023.

5. Payments to the Secured Creditor shall be made to the following address(es):

✓ Immediate payment: Cenlar FSB, Attn: Bk Dept
425 Phillips Blvd.
Ewing, NJ 08618

✓ Regular monthly payment: Cenlar FSB, Attn: Bk Dept
425 Phillips Blvd.
Ewing, NJ 08618

6. In the event of Default:

If the Debtors fail to make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. **There shall be no further cure upon subsequent default in making regular post petition payments by the Debtor and Creditor will be entitled to immediate stay relief.** At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

7. Award of Attorneys' Fees:

✓ The Applicant is awarded attorney's fees of \$350.00.

The fees and costs are payable:

✓ through the Chapter 13 plan.

to the Secured Creditor within _____ days.

Attorneys' fees are not awarded.

In re:
Douglas E. Waldron
Patricia L. Waldron
Debtors

Case No. 19-10008-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 25, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas E. Waldron, Patricia L. Waldron, 27 Croyden Road, Mays Landing, NJ 08330-3433

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Christopher G. Cassie	on behalf of Joint Debtor Patricia L. Waldron ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com
Christopher G. Cassie	on behalf of Debtor Douglas E. Waldron ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	

District/off: 0312-1

User: admin

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Date Rcvd: Aug 25, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC, servicer for CAB EAST LLC ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Maria Cozzini

on behalf of Creditor CENLAR FSB AS SERVICER FOR POLICE AND FIREMENS RETIREMENT SYSTEM BOARD OF
TRUSTEES BY ITS ADMINISTRATIVE AGENT NEW JERSEYHOUSING AND MORTGAGE FINANCE AGENCY
mcozzini@sternlav.com

Michael R. DuPont

on behalf of Creditor ABCO Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren D. Levy

on behalf of Debtor Douglas E. Waldron atruss@keaveneylegalgroup.com
r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;atruss@KeaveneyLegalGroup.
com;ccassie@KeaveneyLegalGroup.com

Warren D. Levy

on behalf of Joint Debtor Patricia L. Waldron atruss@keaveneylegalgroup.com
r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;atruss@KeaveneyLegalGroup.
com;ccassie@KeaveneyLegalGroup.com

TOTAL: 13